IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

:

Timothy L. ROBINSON et al. : Confirmation No.: 1329

Serial No.: 10/775,079 : Group Art Unit: 3692

Filed: February 11, 2004 : Examiner: Susanna M. Diaz

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR

BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

PRELIMINARY AMENDMENT UNDER 37 C.F.R. § 1.115

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 23313-1450

Sir

This Preliminary Amendment, together with the contemporaneously filed Request for Continued Examination, constitutes a complete and timely reply to the Final Office Action mailed September 16, 2008 and the Advisory Action mailed December 2, 2008 in the above-identified application. The following remarks are respectfully submitted.

Amendments to the Claims begin on page 2.

Remarks begin on page 10.